

State of Washington
Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Balboa Ins Co	24813	CA	\$10,054	7.87%	\$8,600	\$5,410	62.91%
2	State Farm Mut Auto Ins Co	25178	IL	\$9,554	7.48%	\$9,527	\$5,515	57.88%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$5,872	4.60%	\$5,861	\$2,253	38.44%
4	American States Ins Co	19704	IN	\$5,397	4.23%	\$6,882	\$2,174	31.58%
5	Universal Underwriters Ins Co	41181	KS	\$4,925	3.86%	\$4,919	\$1,443	29.34%
6	Great West Cas Co	11371	NE	\$4,727	3.70%	\$4,549	\$2,483	54.57%
7	Unigard Ins Co	25747	WA	\$3,084	2.42%	\$3,143	\$970	30.87%
8	Farmers Ins Exch	21652	CA	\$2,591	2.03%	\$2,479	\$1,113	44.88%
9	St Paul Fire & Marine Ins Co	24767	MN	\$2,396	1.88%	\$2,695	\$511	18.95%
10	Truck Ins Exch	21709	CA	\$2,379	1.86%	\$2,361	\$1,330	56.33%
11	Cornhusker Cas Co	20044	NE	\$2,304	1.80%	\$2,286	\$833	36.41%
12	North Pacific Ins Co	23892	OR	\$2,299	1.80%	\$2,322	\$1,039	44.78%
13	American Economy Ins Co	19690	IN	\$2,253	1.76%	\$2,646	\$653	24.69%
14	Empire Fire & Marine Ins Co	21326	NE	\$2,164	1.69%	\$1,909	\$727	38.09%
15	American States Preferred Ins Co	37214	IN	\$2,102	1.65%	\$2,216	\$632	28.50%
16	Zurich American Ins Co	16535	NY	\$2,009	1.57%	\$1,892	\$428	22.60%
17	Continental Western Ins Co	10804	IA	\$1,985	1.55%	\$1,827	\$628	34.39%
18	State Natl Ins Co Inc	12831	TX	\$1,911	1.50%	\$1,648	\$619	37.58%
19	Northland Ins Co	24015	MN	\$1,891	1.48%	\$2,079	\$1,153	55.44%
20	General Ins Co Of Amer	24732	WA	\$1,887	1.48%	\$717	\$304	42.45%
21	Ohio Cas Ins Co	24074	OH	\$1,697	1.33%	\$1,651	\$425	25.76%
22	Canal Ins Co	10464	SC	\$1,639	1.28%	\$1,578	\$665	42.12%
23	Nationwide Mut Ins Co	23787	OH	\$1,528	1.20%	\$1,245	\$531	42.67%
24	Grange Ins Assn	22101	WA	\$1,472	1.15%	\$1,534	\$595	38.82%
25	Oregon Automobile Ins Co	23922	OR	\$1,471	1.15%	\$1,488	\$431	28.97%
26	American General Ind Co	24376	IL	\$1,465	1.15%	\$1,268	\$548	43.24%
27	Allstate Ind Co	19240	IL	\$1,446	1.13%	\$1,415	\$329	23.23%
28	Progressive Cas Ins Co	24260	OH	\$1,443	1.13%	\$1,576	\$627	39.79%
29	United Fncl Cas Co	11770	OH	\$1,430	1.12%	\$523	\$277	52.92%
30	Allstate Ins Co	19232	IL	\$1,342	1.05%	\$1,466	\$561	38.25%
31	Travelers Ind Co	25658	CT	\$1,258	0.99%	\$1,195	\$475	39.74%
32	Progressive American Ins Co	24252	FL	\$1,250	0.98%	\$1,337	\$592	44.26%
33	Financial Ind Co	19852	CA	\$1,131	0.89%	\$1,067	\$266	24.98%
34	American Cas Co Of Reading PA	20427	PA	\$1,106	0.87%	\$1,200	\$443	36.95%
35	Harco Natl Ins Co	26433	IL	\$1,086	0.85%	\$991	\$973	98.17%
36	Sentry Select Ins Co	21180	WI	\$1,081	0.85%	\$1,137	\$771	67.78%
37	Federated Mut Ins Co	13935	MN	\$980	0.77%	\$973	\$391	40.16%
38	Federal Ins Co	20281	IN	\$980	0.77%	\$1,056	\$326	30.88%
39	National Ind Co	20087	NE	\$930	0.73%	\$871	\$210	24.05%
40	Progressive Northwestern Ins Co	42919	OH	\$921	0.72%	\$1,031	\$329	31.91%
All 225 Other Companies				\$30,258	23.69%	\$30,870	\$10,626	34.42%
Totals (Loss Ratio is average)				\$127,700	100.00%	\$126,029	\$50,608	40.16%

(1)Excluding all Loss Adjustment Expenses (LAE)